

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
LISA MARYANN AL ZOUBI § Case No. 16-30270
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BARRY A. CHATZ, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 0.00 <i>(Without deducting any secured claims)</i>	Assets Exempt: 1,300.00
Total Distributions to Claimants: 805.71	Claims Discharged Without Payment: 23,275.97
Total Expenses of Administration: 18,194.29	

3) Total gross receipts of \$ 19,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 19,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	18,194.29	18,194.29	18,194.29
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	NA	24,081.68	24,081.68	805.71
TOTAL DISBURSEMENTS	\$ NA	\$ 42,275.97	\$ 42,275.97	\$ 19,000.00

4) This case was originally filed under chapter 7 on 09/22/2016 . The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/10/2017 By: /s/BARRY A. CHATZ
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Unscheduled claim vs. General Information Services, Inc., Ca	1249-000	19,000.00
TOTAL GROSS RECEIPTS		\$ 19,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL SECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BARRY A. CHATZ	2100-000	NA	2,650.00	2,650.00	2,650.00
BARRY A. CHATZ	2200-000	NA	72.08	72.08	72.08
Union Bank	2600-000	NA	20.95	20.95	20.95
GREGORY K. STERN, P.C.	3210-000	NA	3,606.00	3,606.00	3,606.00
SmithMarco, P.C.	3210-000	NA	11,800.00	11,800.00	11,800.00
GREGORY K. STERN, P.C.	3220-000	NA	45.26	45.26	45.26
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 18,194.29	\$ 18,194.29	\$ 18,194.29

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
3	AMERICAN INFOSOURCE LP AS AGENT FOR	7100-000	NA	476.64	476.64	15.95
7	Directv, Llc	7100-000	NA	367.35	367.35	12.29
5	Jefferson Capital Systems Llc	7100-000	NA	798.91	798.91	26.73
6	Jefferson Capital Systems Llc	7100-000	NA	614.21	614.21	20.55
1	Navient Solutions Inc.	7100-000	NA	7,156.54	7,156.54	239.44
2	Us Dept Of Education	7100-000	NA	5,993.00	5,993.00	200.51
4	Nissan Motor Acceptance Corp	7100-001	NA	8,675.03	8,675.03	290.24
TOTAL GENERAL UNSECURED CLAIMS			\$ NA	\$ 24,081.68	\$ 24,081.68	\$ 805.71

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No: 16-30270 PSH Judge: Pamela S. Hollis Trustee Name: BARRY A. CHATZ
Case Name: LISA MARYANN AL ZOUBI Date Filed (f) or Converted (c): 09/22/2016 (f)
341(a) Meeting Date: 10/19/2016
For Period Ending: 08/10/2017 Claims Bar Date: 03/09/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Household goods and furnishings	600.00	0.00		0.00	FA
2. Electronics	300.00	0.00		0.00	FA
3. Clothing, Shoes, Accessories	100.00	0.00		0.00	FA
4. One dog	0.00	0.00		0.00	FA
5. Checking account - US Bank	200.00	0.00		0.00	FA
6. Savings account - US Bank	100.00	0.00		0.00	FA
7. Unscheduled claim vs. General Information Services, Inc., Ca (u)	0.00	7,200.00		19,000.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$1,300.00	\$7,200.00	\$19,000.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

12/6/16 - Undisclosed asset discovered; Trustee's Initial Report of Assets filed.
12/31/16 - Funds expected from settlement with Debtor by 2/15/17; once asset liquidated, review claims and submit TFR.
5/11/17 - TFR approved and filed; TFR set for hearing 6/8/17 @ 10:30 am.

RE PROP # 1 -- Furniture, linens, small appliances, table & chairs, bedroom set
RE PROP # 2 -- Flat screen TV, computer, printer, music collection, cell phone
RE PROP # 3 -- Normal clothing, shoes, accessories

Initial Projected Date of Final Report (TFR): 06/30/2018 Current Projected Date of Final Report (TFR): 06/30/2018

FORM 5
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-30270
Case Name: LISA MARYANN AL ZOUBI

Trustee Name: BARRY A. CHATZ
Bank Name: Union Bank
Account Number/CD#: XXXXXX0870
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8832
For Period Ending: 08/10/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/02/17	7	General Information Services P.O. Box 353 Chapin, SC 29036	Cause of action initiated pre-petition Deposit received and verified by BAC 2/23/17	1249-000	\$19,000.00		\$19,000.00
03/13/17	400001	SmithMarco, P.C. 55 West Monroe Street Suite 1200 Chicago, IL 60603	Allowed fees pursuant to 3/2/17 Court Order	3210-000		\$11,800.00	\$7,200.00
03/27/17		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$20.95	\$7,179.05
06/08/17	400002	BARRY A. CHATZ 120 S. RIVERSIDE PLAZA CHICAGO, IL 60606-0000	Distribution			\$2,722.08	\$4,456.97
		BARRY A. CHATZ	Final distribution representing a payment of 100.00 % per court order. (\$2,650.00)	2100-000			
		BARRY A. CHATZ	Final distribution representing a payment of 100.00 % per court order. (\$72.08)	2200-000			
06/08/17	400003	GREGORY K. STERN, P.C. 53 WEST JACKSON BOULEVARD SUITE 1442 CHICAGO, IL 60606	Distribution			\$3,651.26	\$805.71
		GREGORY K. STERN, P.C.	Final distribution representing a payment of 100.00 % per court order. (\$3,606.00)	3210-000			
		GREGORY K. STERN, P.C.	Final distribution representing a payment of 100.00 % per court order. (\$45.26)	3220-000			
06/08/17	400004	Navient Solutions Inc. 220 Lasley Ave Wilkes-Barre, Pa 18706	Final distribution to claim 1 representing a payment of 3.35 % per court order.	7100-000		\$239.44	\$566.27
06/08/17	400005	Us Dept Of Education Claims Filing Unit Po Box 8973 Madison, Wi 53708-8973	Final distribution to claim 2 representing a payment of 3.35 % per court order.	7100-000		\$200.51	\$365.76

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-30270
Case Name: LISA MARYANN AL ZOUBI

Trustee Name: BARRY A. CHATZ

Bank Name: Union Bank

Account Number/CD#: XXXXXX0870

Checking

Taxpayer ID No: XX-XXX8832

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 08/10/2017

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/08/17	400006	AMERICAN INFOSOURCE LP AS AGENT FOR T MOBILE/T-MOBILE USA INC PO BOX 248848 OKLAHOMA CITY, OK 73124-8848	Final distribution to claim 3 representing a payment of 3.35 % per court order.	7100-000		\$15.95	\$349.81
06/08/17	400007	Nissan Motor Acceptance Corp Pob 660366 Dallas, Tx 75266-0366	Final distribution to claim 4 representing a payment of 3.35 % per court order.	7100-000		\$290.24	\$59.57
06/08/17	400008	Jefferson Capital Systems Llc Po Box 7999 Saint Cloud Mn 56302-9617	Final distribution to claim 5 representing a payment of 3.35 % per court order.	7100-000		\$26.73	\$32.84
06/08/17	400009	Jefferson Capital Systems Llc Purchased From Verizon Wireless Po Box 7999 Saint Cloud Mn 56302-9617 Orig By: Verizon Wireless	Final distribution to claim 6 representing a payment of 3.35 % per court order.	7100-000		\$20.55	\$12.29
06/08/17	400010	Directv, Llc By American Infosource Lp As Agent Po Box 5008 Carol Stream, Il 60197-5008	Final distribution to claim 7 representing a payment of 3.35 % per court order.	7100-000		\$12.29	\$0.00
08/05/17	400007	Nissan Motor Acceptance Corp Pob 660366 Dallas, Tx 75266-0366	Final distribution to claim 4 representing a payment of 3.35 % per court order. Reversal	7100-001		(\$290.24)	\$290.24
08/07/17	400011	Clerk, U.S. Bankruptcy Court	Remit To Court	7100-001		\$290.24	\$0.00

COLUMN TOTALS	\$19,000.00	\$19,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$19,000.00	\$19,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$19,000.00	\$19,000.00

Page Subtotals:

\$0.00

\$365.76

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0870 - Checking	\$19,000.00	\$19,000.00	\$0.00
	\$19,000.00	\$19,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$19,000.00		
Total Gross Receipts:	\$19,000.00		

Page Subtotals:

\$0.00

\$0.00